



Advocates for Ohio's Future

Ohio COVID Recovery Coalition: Public Health Emergency Unwind
April 25, 2022

Kelsey Bergfeld, Director
Sarah Hudacek, Policy & Communications Assistant

Advocates for Ohio's Future (AOF) is a nonprofit, nonpartisan coalition of over 500 state and local health and human services policy, advocacy, and provider organizations that promotes health and human service budget and policy solutions so that all Ohioans live better lives. Our coalition believes in investing in our state's most valuable resource—our people—to ensure that they are safe, healthy, and can access pathways to prosperity for themselves and their families.

www.advocatesforohio.org

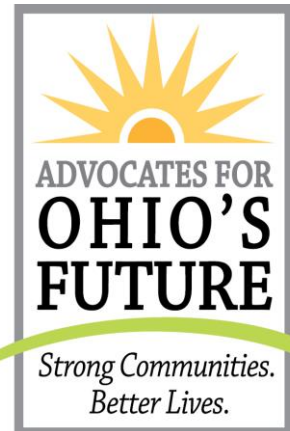


Public Health Emergency (PHE) Unwind

Since January 2020, a number of COVID-related enhanced benefits, waivers and program flexibilities have held families together, helped keep them safe and supported their most basic needs, at a time when an unprecedented pandemic raged outside their homes and made going to work a health risk.

When the federal Public Health Emergency expires (currently set for July 15, 2022), these flexibilities and expansions will end causing a **COVID Cliff**, where families still fighting to gain stability will face the end of enhanced Supplemental Nutrition Assistance Program (SNAP) benefits, the redetermination of the full Medicaid caseload for the first time in over two years, resumed federal student loan payments, and more.

How can we ensure state, local agencies, providers, and impacted Ohioans are prepared for the PHE unwind and mitigate the impact of the COVID Cliff?

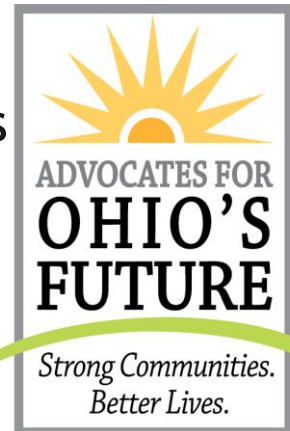


Ohio COVID Recovery Coalition

AOF convened a new coalition, the Ohio COVID Recovery Coalition, to analyze and form recommendations for state agencies and counties to “unwind” emergency flexibilities and other policies across assistance programs granted by the federal government to enhance states’ ability to respond to the crisis expeditiously and protect and serve the general public.

Objectives

- Identify all waivers/flexibilities in place across federal/state policies intended to provide additional assistance during public health emergency
- Confirm timeline of expirations-including any state actions needed
- What flexibilities could/should be made permanent (in some way, full or partial)
- Help state agencies connect people with assistance-inform recipients of future changes
- Develop recommendations for state agencies



Ohio COVID Recovery Coalition

- Healthcare (1:00-1:30pm)

- *Leadership: Loren Anthes, CCS, Kelly Vyzral, CDF-Ohio*
 - Medicaid, Eligibility and Redeterminations, Data matching and using other data systems to maintain coverage, Telehealth, ACA Coverage Policies

- Nutrition (1:30-2:00pm)

- *Leadership: Joree Novotny, OAFB, Hope Lane, CCS*
 - SNAP, Emergency Allotments, P-EBT

- Family Stability & Supports (2:00-2:30pm)

- *Leadership: Tara Britton, CCS*
 - Housing, Utilities, Benefit Bridge, TANF, OWF, Unemployment
 - Student Loan Repayments



FAQs

- This webinar is being recorded in full
- Recording and slides will be sent out to all registrants by tomorrow morning
 - Recording and slides will also be available at <https://www.advocatesforohio.org/ohio-covid-recovery-coalition>
- Have a question? Send it through the chat box or submit in the Q&A. After presenters are done with their remarks, they'll take questions with their remaining allotted time





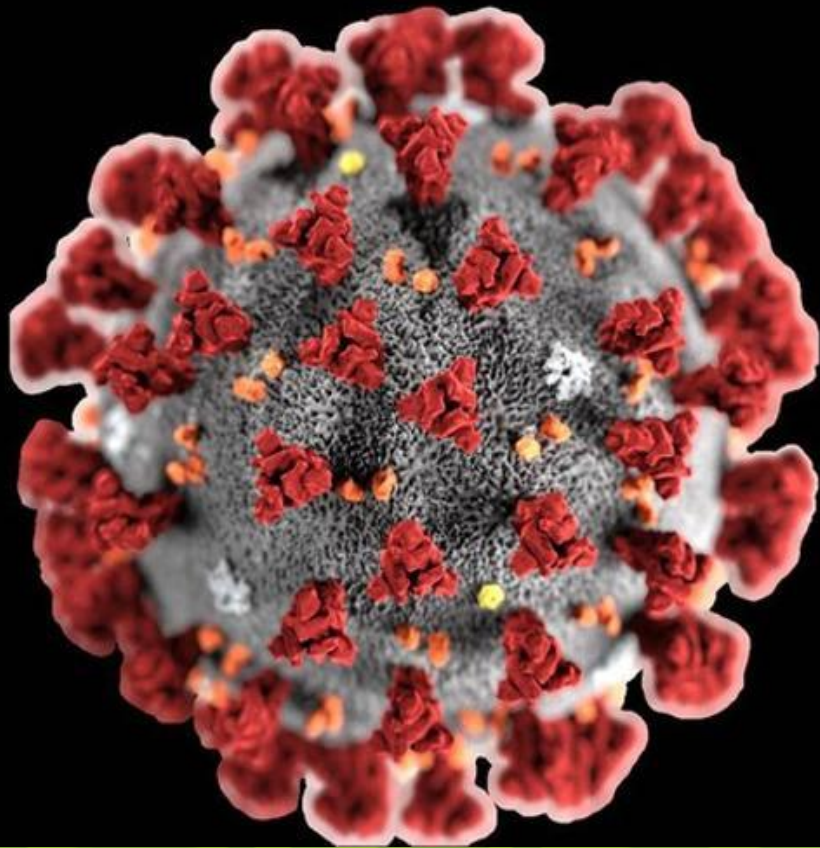
The Public Health Emergency: *Policy Changes and Benefits*

**Kelly Vyzral,
Senior Health Policy Associate**

**Children's Defense Fund-Ohio
April 25, 2022**



COVID-19 in Ohio



How Did We Get Here?

- January 31- HHS declares a Public Health Emergency due to COVID
- March 9, 2020- First cases of COVID-19 were reported in Ohio
- March 11- WHO declares a pandemic
- March 20- Ohio's first COVID related death
- March 21- Gov. DeWine announces Ohio's stay-at-home order



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Initial Response to COVID-19



Federal

FFCRA/ CARES Act

- Provides a temporary increase in the FMAP of 6.2 percentage points during the PHE.
- **\$300M into Ohio every quarter**
- Prohibits States from disenrolling anyone from Medicaid during the PHE
- COVID-19 testing, treatment, and vaccinations covered by Medicaid and CHIP



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Initial Response to COVID-19



Federal

American Rescue Plan

**** 12 month postpartum care coverage**



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Ohio Acts to Aid Families



Ohio 1135 Emergency Waiver/Disaster Relief SPA

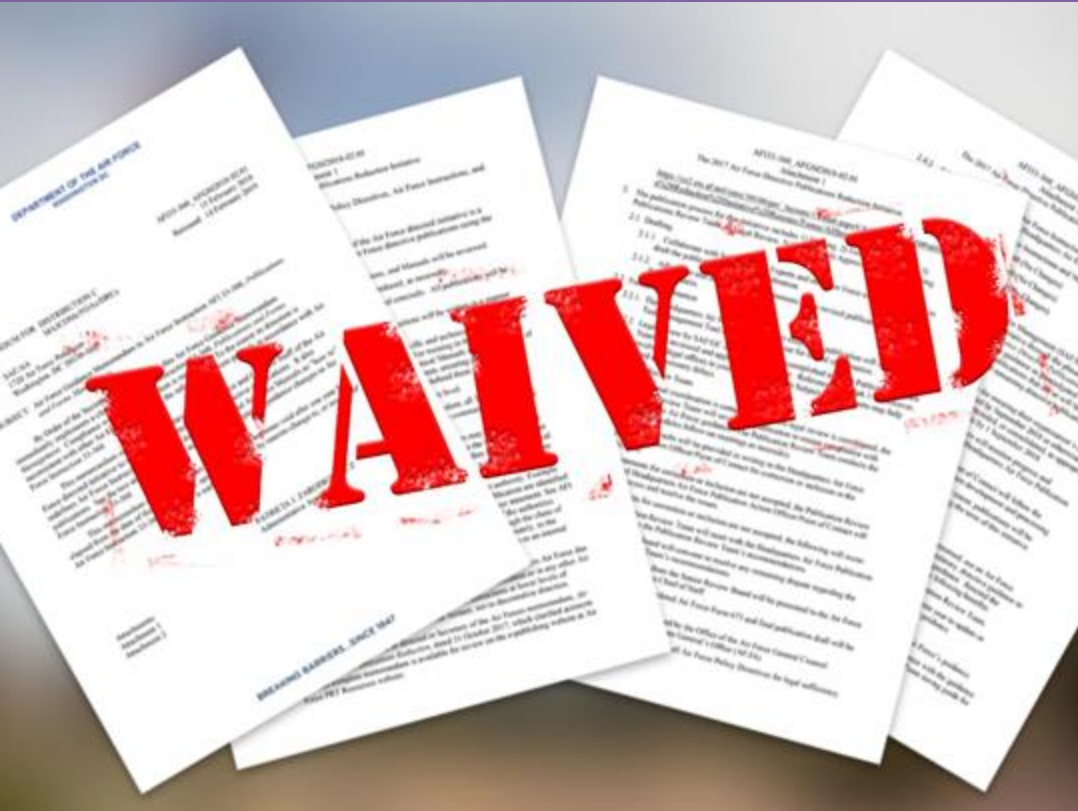
- Expands telehealth services
- Expand presumptive eligibility decisions to hospitals and Dept. of Medicaid staff
- Suspend eligibility renewals and redeterminations, and terminations
- Suspends cost-sharing
- Suspend prior authorization for medication



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Ohio Acts to Aid Families

1915 Waiver for Home & Community-based Services

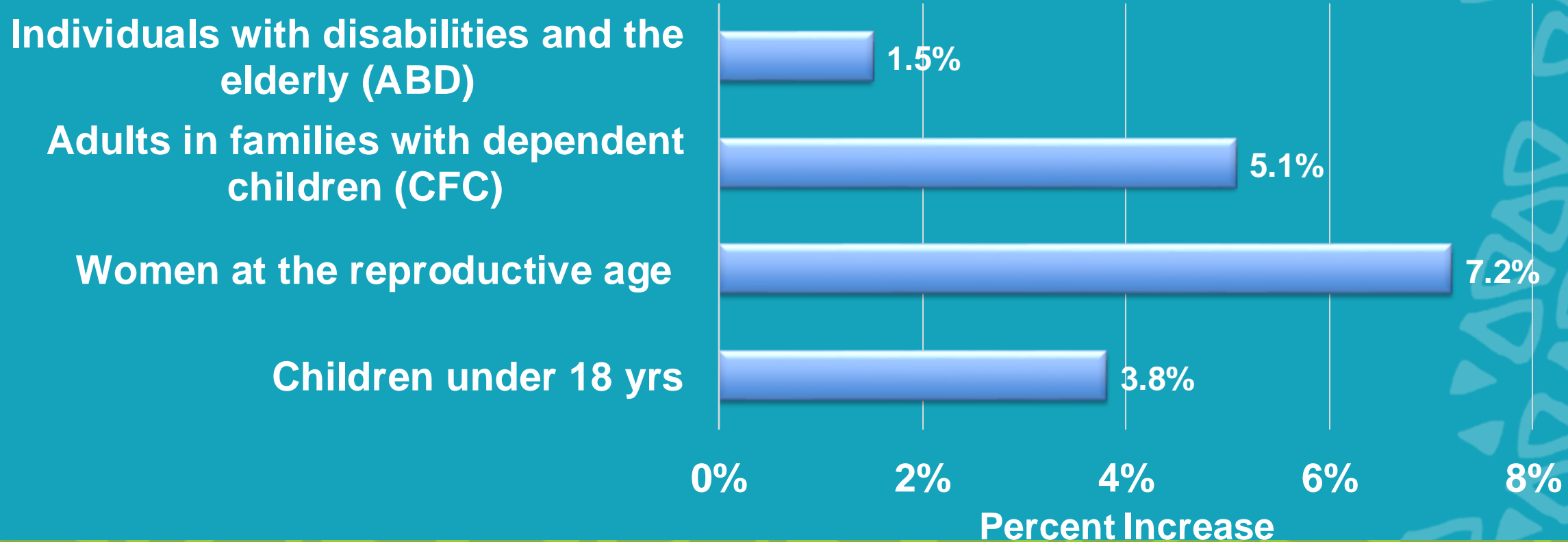


- Made it easier to access HCBS
- Expanded Services and Settings
- Strengthened workforce



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Who has Benefitted from PHE Continuous Coverage (February 2021-February 2022)



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The Future of the PHE

- Secretary Becerra extended the PHE to July 15, 2022
- The Biden administration has promised a 60 days notice before ending the PHE (5.16.2022)
- Congress could act to lift continuous coverage protection as the House did in BBB
- States could reject the EFMAP and return to regular operations



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395 East Broad Street, Suite 330

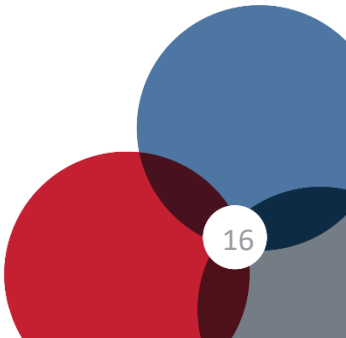
Columbus, OH 43215

(614) 221-2244

www.cdfohio.org



Results, Challenges and Next Steps



Introduction



LOREN ANTHES, MBA, CSSGB
Chair for Health Planning
Sr. Public Policy Fellow

 lanthes@communitysolutions.com
[@lorenanthes](https://twitter.com/lorenanthes)

Our Mission

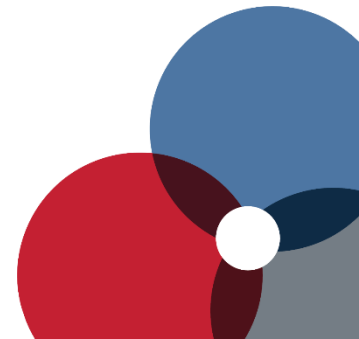
The Center for Community Solutions improves health, social and economic conditions through nonpartisan research, policy analysis, communications and advocacy.

Our Work

Three areas of expertise support every aspect of our work: Applied Research; Nonpartisan Public Policy and Advocacy; and Communications.

www.communitysolutions.com

 [@communitysols](https://twitter.com/communitysols)

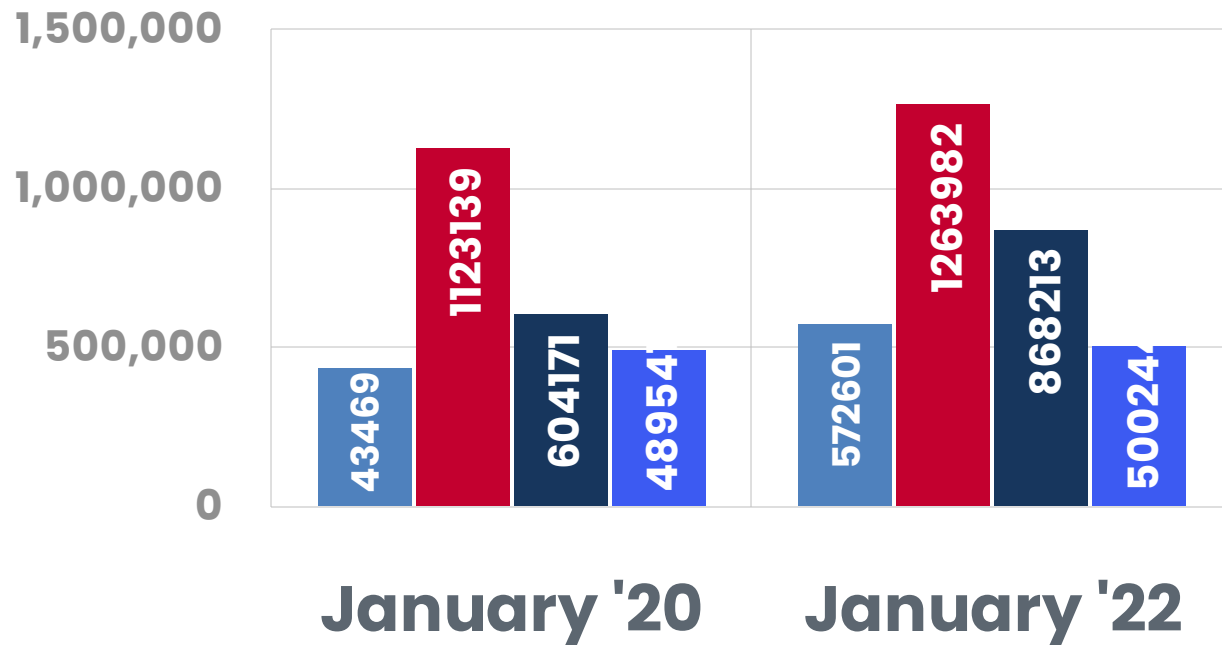


Caseload Impact

Net Growth Rate:

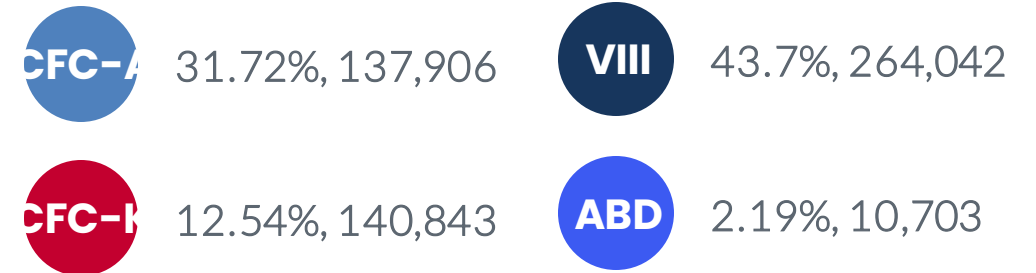
+20.1%, +560,795
2.79M to 3.35M

■ CFC Adults ■ CFC Kids

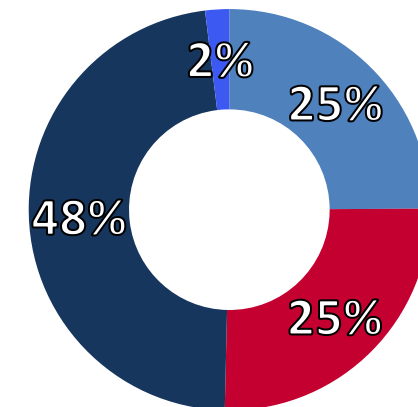


Increases

Percent, Volume



Share of Caseload Growth

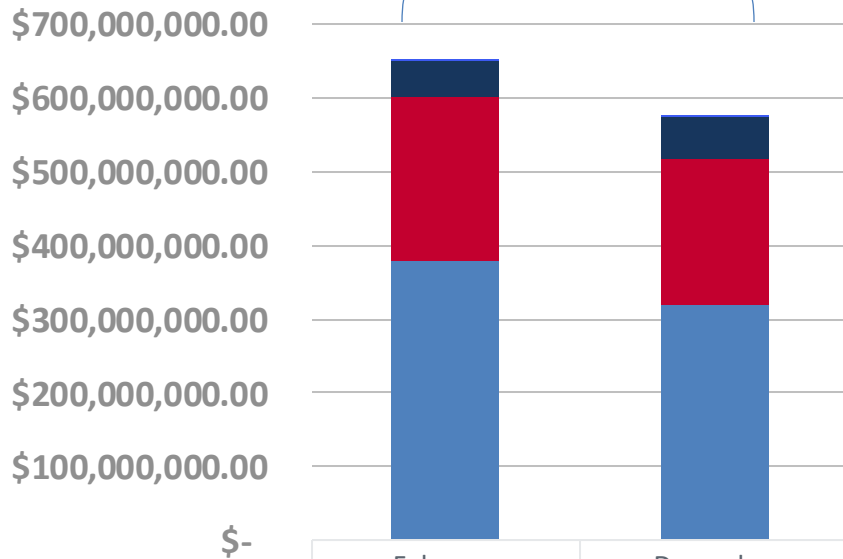


Federal Assistance

Medicaid State Share

February v. December, 2020

-\$76.7M



	February	December
Other: STATE	\$2,885,588.53	\$2,288,311.53
Expansion: STATE	\$49,347,468.00	\$57,699,380.50
CFC: STATE	\$221,105,692.54	\$195,312,378.59
ABD: STATE	\$378,767,702.20	\$320,044,492.28

Medicaid Federal Share

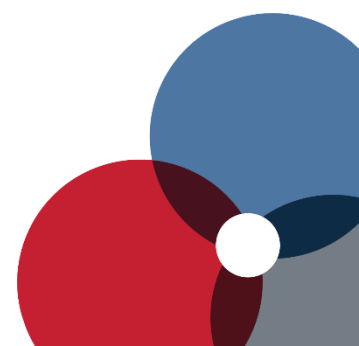
February v. December, 2020

+\$218.7M



	February	December
Other: FED	\$5,048,391.47	\$5,296,413.47
Expansion: FED	\$444,127,212.00	\$519,294,424.50
CFC: FED	\$386,828,573.46	\$452,060,437.41
ABD: FED	\$662,661,228.80	\$740,759,260.72

- 328k more enrollees
- FFCRA/PHE 6.2% increase in FMAP = \$106M difference in federal support to accommodate caseload per month in Ohio



Federal Public Health Emergency: Federal and State Guidance

Federal guidance

- HHS will provide states with 60 days' notice prior to the end of the PHE
- States must develop and document strategies to meet CMS timelines via the Post-COVID Eligibility and Enrollment Operational Plan including risk-based analysis ("risk-based analysis" is to identify individuals who are likely ineligible and prioritize processing of these cases)
- States may take up to twelve months following the end of the PHE to complete all eligibility and enrollment actions, redeterminations, renewals, pending applications

Federal reconciliation bill requirements (Build Back Better Act)

- If passed*, key provisions include:
 - Phase out of the 6.2 percentage point FMAP enhancement over two quarters and sunset of continuous enrollment requirement on October 1, 2022
 - States may begin disenrolling ineligible individuals beginning April 1, 2022, if those individuals had 12 months of continuous enrollment and the State meets certain requirements

HB110 requirements

- ODM must complete eligibility renewals and redeterminations within 90 days after the end of the PHE
- Within 60 days of the end of the PHE, ODM must complete and act on eligibility redeterminations for all beneficiaries who haven't had a redetermination in the previous 12 months
- ODM must seek approval from CMS to conduct redeterminations for all beneficiaries who were enrolled for 3+ months during the PHE
- ODM must employ a vendor to use 3rd party data sources to "identify individuals who are likely ineligible"
 - ODM will use this to satisfy in part the CMS expectation for a "risk-based approach"

PCG Contract: C-2223-07-0383

For each terminated beneficiary PCG flagged as likely **ineligible**, PCG will be credited for a percentage of the State's share of cost savings multiplied by the amount of time each beneficiary remained ineligible – up to 9 months - following their termination date, as of the date PCG is in receipt of the State's eligibility file. PCG's fee will be based on a percentage of the State's share of ODM's capitation payments, as follows:

Coverage Group	PMPM	Federal Share	State Share	State Share of PMPM
CFC Adult	\$ 570.18	64.10%	35.90%	\$ 204.69
Group VIII	\$ 730.44	90.00%	10.00%	\$ 73.04
CFC Kids (not CHIP)	\$ 295.93	64.10%	35.90%	\$ 106.24
CHIP Kids	\$ 295.93	74.87%	25.13%	\$ 74.37
ABD Kid	\$1,387.32	64.10%	35.90%	\$ 498.05
ABD Adult	\$2,294.70	64.10%	35.90%	\$ 823.80
Duals	\$2,055.28	64.10%	35.90%	\$ 737.85

Potential Impacts



INDUCED RECESSION

If disenrollment is accelerated, Ohio Will lose 51.5k jobs including 30.5k outside of healthcare, reducing Gross State Product by \$5.2B



INCREASED GOVT EXPENSE

County governments have to make determinations and are facing staffing challenges, numerous eligibility systems and threat of penalties



LEGAL RISK

Due process and discrimination potential is significant. Additionally, PERM may be impacted, risking billions in clawback from state and county governments



DISENROLLEMENT

Up to 440k disenrolled. Increased likelihood of hospitalization.

Effects of Churn on Health Service Use

- After an episode of churn, beneficiaries were more than twice as likely to be hospitalized compared to baseline rates six months prior to disenrollment for all four ACSCs
- Beneficiaries with longer gaps in coverage experienced larger percentage increases in rates of ED visits and hospitalizations
- We observed differences by race and ethnicity, but they were not consistent for all measures
 - A prior study in California that measured hospitalizations over five years found that Black and Hispanic beneficiaries had a much higher risk of hospitalization after an episode of churn than white beneficiaries

Ohio Medicaid Member Contact Information Update

Member Transition & Enrollment

The most important action for Ohio Medicaid members right now is to update their contact information to make sure they do not miss any information about the next generation of Ohio Medicaid

Members Have Three Options to Update Their Contact Information



Call (844) 640-6446. After selecting the option for their preferred language, they should select option 2 and will be prompted to enter their zip code

Individuals with an existing Self-Service Portal (SSP) account can **report changes online at <https://ssp.benefits.ohio.gov>**. After logging in, they should click the Access my Benefits tile, then click Report a Change to my Case from the drop down and follow the prompts

Contact their County Department of Job and Family Services (CDJFS). Ohio Medicaid members can find their CDJFS by viewing the County Directory at https://jfs.ohio.gov/County/County_Directory.stm

Contact Information Includes:

- Name
- Residential Address
- Mailing Address (if different than residential address)
- Phone Number (cell and landline, if applicable)
- Email Address

Navigator Info

- Ohio Medicaid, OAF and several of our Navigator consortium partners developed **a packet of Medicaid changes marketing materials**, including:
 - A flyer with basic information and links to important websites (and a fillable version of this flyer)
 - Social media graphics and sample posts
 - A web banner highlighting changes
 - A **webpage** with information about the changes and links to important information: **<https://getcoveredohio.org/Medicaid/>**

Public Health Emergency Unwind: **Nutrition**

Co-led by: Hope A. Lane-Gavin, Health Equity Fellow, The Center for
Community Solutions

&

Joree Novotny, Director of External Affairs, Ohio Association of Foodbanks

Purpose

Prepare beneficiaries,
community orgs and
messengers of incoming
COVID cliff the best we can.

Who is at the table?

Advocacy Organizations

- Center for Community Solutions
- Ohio Association of Foodbanks
- Children's Defense Fund-Ohio
- Coalition on Homelessness & Housing in Ohio
- Policy Matters Ohio
- Northern Ohioans for Budget Legislation Equality

Direct Service

- **Ohio Department of Job and Family Services Directors Association**
- Legal Aids across the state
- Greater Cleveland Food Bank
- Children's Hunger Alliance

Guests and friendly faces

- State agencies:
 - **Ohio Department of Job and Family Services**
 - Ohio Department of Education
 - Ohio Department of Health (WIC)
- Ohio Association of Area Agencies on Aging

Objectives

- Ensure consistent messaging among advocates and providers
- Provide a space for policy advocates and direct service advocates to parse through communication strategies for upcoming changes
- Provide opportunity for advocates to gain face-to-face time with state agencies
- Provide an opportunity for action when necessary, i.e. sign on organization letters urging Congress/Ohio legislature/state agency to take action
- Get news out to clients quickly on issues, i.e. Ohio Benefits Self Service Portal, issues with Walmart milk on EBT system, JFS office closures, etc.

Programs

- SNAP
 - Higher base benefits
 - Emergency allotments
 - Online purchasing
 - Process & policy waivers
- WIC
 - Increased voucher value
- Pandemic EBT (P-EBT)
 - School age benefit
 - “Child care” benefit



Monthly Vegetable & Fruit Benefits:

\$24 each month for children ages 1-4

\$43 each month for pregnant and postpartum participants

\$47 each month for breastfeeding and chestfeeding postpartum participants



What is SNAP?

Supplemental Nutrition Assistance Program

Other common/previous names include:

- Food Stamps
- Electronic Benefit Transfer (EBT)
- Nutrition assistance
- Food assistance



Qualifying in Ohio

- Qualifying generally depends on a myriad of factors including household size, allowable deductions and whether or not your household's gross monthly income is at or under 130 percent of the federal poverty guidelines, which change yearly.
 - Gross monthly income = household income before any of the program's deductions are applied
 - For a family of three, the poverty line used to calculate SNAP benefits in federal fiscal year 2022 is \$2,379 a month

*There are exceptions for a household with a member who is elderly or disabled!

SNAP Emergency Allotments

- Brings all SNAP households up to the maximum benefit **for their household size**
- Providing at least \$95 increase per month (meaning households already at maximum are receiving additional \$95)

Maximum Food Assistance Allotments

AG Size	Maximum Allotment
1	\$250
2	\$459
3	\$658
4	\$835
5	\$992
6	\$1,190
7	\$1,316
8	\$1,504
each additional	+\$188
Minimum Allotment	\$20

1 Parent Works Full Time at Minimum Wage



Single Parent
1 Child

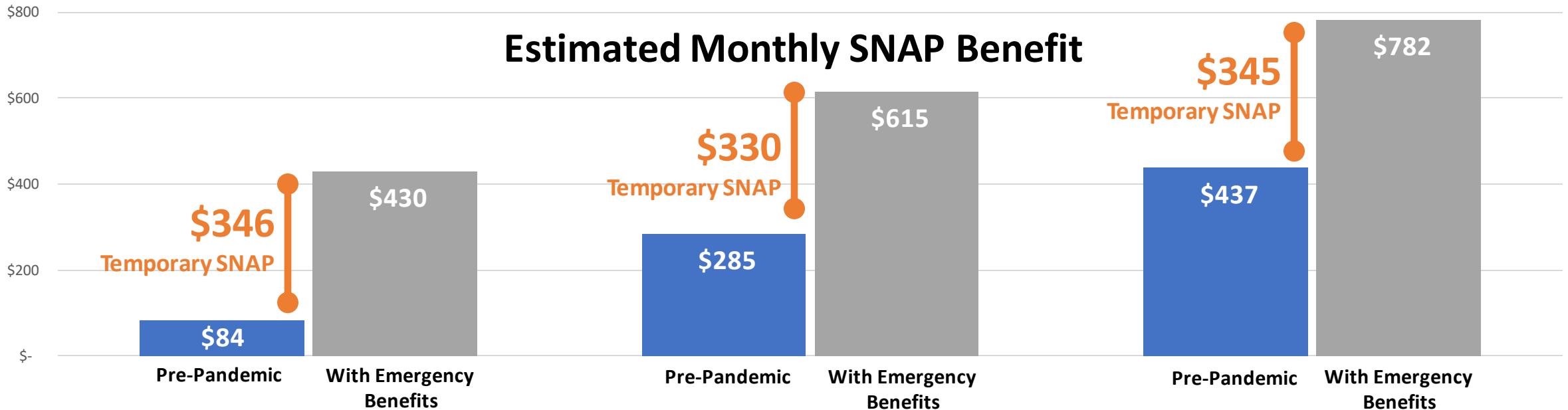


Single Parent
2 Children



Married Couple
2 Children

Estimated Monthly SNAP Benefit





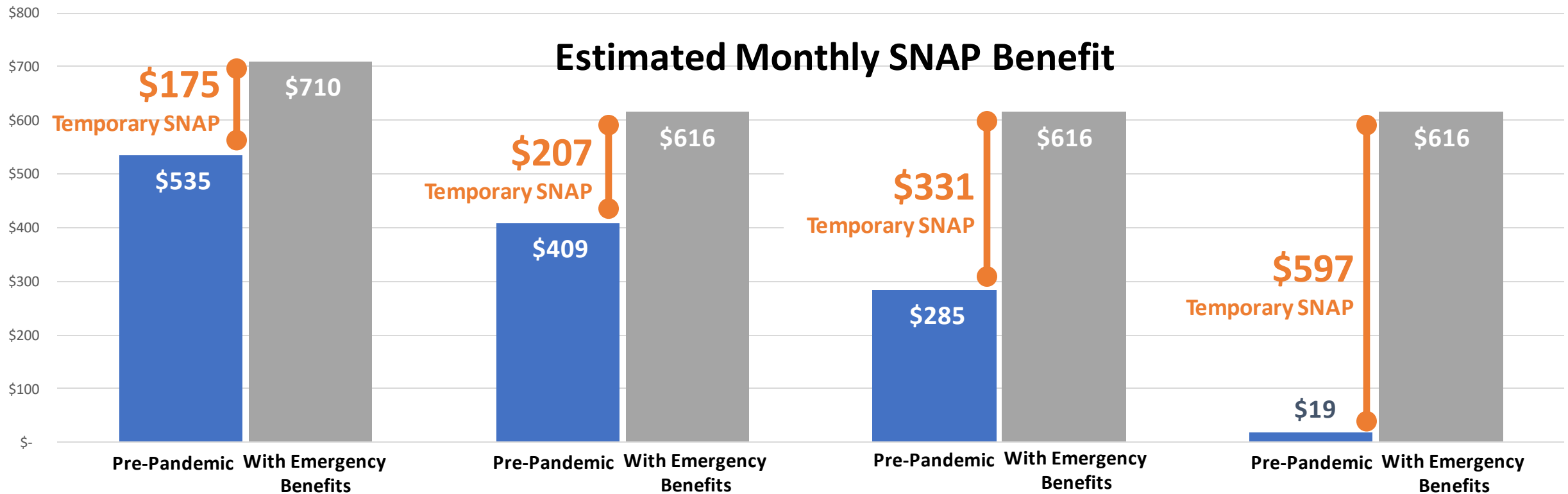
Family of 3: Single Parent, 2 Children

No Earned Income
(disabled child)

Works Part Time
(TANF Eligible)

Works Full Time,
Minimum Wage

Works Full Time,
129% FPL



Older Adult Households



Older Adult



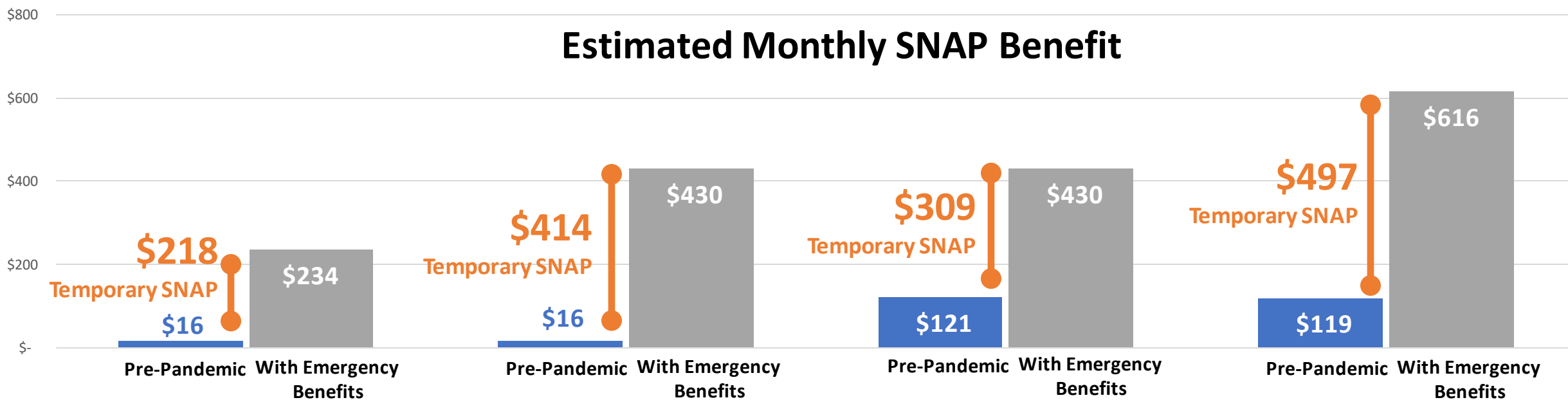
Married Couple



Older Adult &
Disabled Adult



Older Adult &
2 Grandchildren



SNAP Emergency Allotments

- **Both a federal and state declaration must be in effect for states to continue issuing SNAP EAs.**
 - **Federal Public Health Emergency (PHE) declaration**
 - Recently extended to July 15
 - HHS has committed to providing states with a 60-day notice prior to the expiration of the PHE
 - If the PHE will end July 15, states will be notified May 16
 - **A state-level disaster or emergency declaration**
 - While Ohio's public health emergency declaration was ended by the General Assembly last summer, an administrative economic declaration of disaster has remained to maintain SNAP EAs

SNAP Emergency Allotments

- Most recent approval for April EA request estimated that 705,231 households are receiving EA benefits, with more than \$120 million being issued per month; this is down about 32,000 households from January
- **Total SNAP benefits issued in January 2022: \$369 million**
 - Roughly **ONE THIRD** of benefits currently being issued will end when SNAP EAs end
 - These are the benefits issued in separate issuance later in month



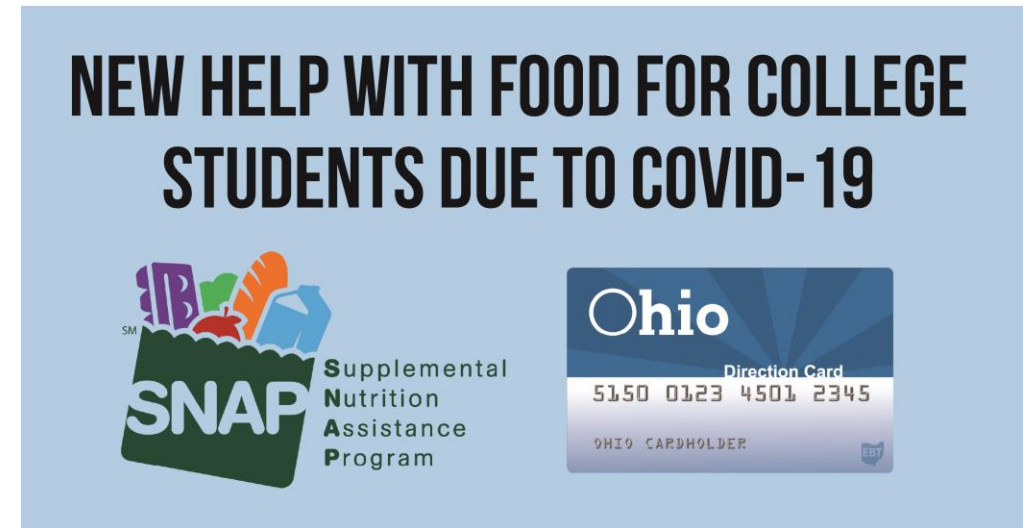
SNAP and College Student Eligibility



- College students normally are the most restricted from participating in SNAP. Students enrolled full-time cannot participate in SNAP unless they also work 80 hours/month, care for young children, or are disabled.
- Current temporary rules:
 - Eligible for work study, *or*
 - \$0 Expected Family Contribution, *and*
 - Meet all other eligibility tests

SNAP and College Student Eligibility

- Eligibility expanded until 30 days after end of federal PHE
- Eligibility remains effective “until the first recertification of a household beginning no earlier than 30 days after the PHE is lifted,” meaning anyone who applies or is recertified prior to 30 days after the PHE is lifted still qualify under the temporary rules until their next recertification
- EATS Act would make expanded eligibility permanent



Online Shopping

- USDA approved a SNAP online purchasing pilot in the 2014 Farm Bill. At the beginning of 2020 only 8 states and few retailers were onboarded
- Pandemic revealed urgent need for grocery shopping alternatives (curbside pick up, delivery, self-checkout etc.) to comply with social distancing recommendations and stay-at-home orders
- USDA expedited the pilot and Ohio was onboarded in June 2020
- Continuously adding new retailers
- Cannot use benefits to cover delivery or pick-up fees. Most services require a credit or debit card on file

Online Shopping

OHIO ASSOCIATION OF **FOODBANKS** **THE CENTER FOR COMMUNITY SOLUTIONS** RESEARCH • ANALYSIS • ACTION

NEED HELP WITH FOOD OR APPLYING FOR SNAP? VISIT OHIOFOODBANKS.ORG.
WANT MORE INFO ABOUT SNAP POLICY? VISIT COMMUNITYSOLUTIONS.COM.

GUIDE TO SHOPPING FOR GROCERIES ONLINE WITH SNAP/EBT IN OHIO

For regular updates on new participating retailers, visit: fns.usda.gov/snap/online-purchasing-pilot



CAN I USE MY OHIO DIRECTION CARD (SNAP/EBT) TO BUY GROCERIES ONLINE? WHAT ABOUT MY PANDEMIC-EBT (P-EBT)?

Yes, Ohio has expanded online shopping for SNAP/EBT in response to COVID-19. Last updated January 2022

CAN I PAY ANY FEES (LIKE DELIVERY OR SERVICE FEES) WITH MY SNAP/EBT BENEFITS?

No, at this time SNAP benefits cannot be used to pay for fees. You must pay fees with another form of payment, like a credit card or gift card.

WHICH STORES LET ME SHOP ONLINE WITH MY SNAP/EBT BENEFITS?

The following retailers in Ohio are currently accepting online SNAP/EBT benefits:



Amazon offers delivery only; you do not need a Prime account to shop from Amazon. Aldi and Earth Fare offer delivery and curbside pick-up through Instacart only. Giant Eagle and Walmart offer delivery and curbside pick-up. BJ's Wholesale Club requires a membership; BJ's offers delivery and curbside or in-store pick-up. Kroger does not currently support online shopping, but you can use your SNAP/EBT to pay at curbside pick-up.

THROUGHOUT THE PANDEMIC, RETAILERS HAVE PROMOTED ONE-TIME DISCOUNTS AND SPECIAL OFFERS FOR REMOTE SHOPPING, INCLUDING COVERING DELIVERY FEES. CHECK WITH YOUR RETAILER OF CHOICE TO FIND OUT MORE. MORE RETAILERS WILL BE JOINING THE PROGRAM IN THE FUTURE.

GUIDE TO SHOPPING FOR GROCERIES ONLINE WITH SNAP/EBT IN OHIO



MOBILE SHOPPING			
Search	Shopping Cart	Payment	Shipping
Add to Cart			
Banana	\$2.45	Buy >	
Apple	\$1.95	Buy >	
Bread	\$2.55	Buy >	
Cucumbers	\$4.98	Buy >	
Potato	\$3.81	Buy >	


Women, Infants, and Children (WIC)



- WIC waivers have included a physical presence waiver and a remote benefit issuance waiver; unfortunately, Ohio is one of just 9 states that still requires in-person office visits to reload WIC benefits (no online/automatic issuance)
- Latest omnibus package extended boost to WIC Fruits and Vegetables package through end of FFY
- Usually \$9/month for kids and \$11/month for women, now \$24 for kids, \$43 for P/PP women and \$47 for breastfeeding parents

Child Nutrition - Pandemic EBT

- Unprecedented program created to provide families with funds to purchase food when children missed access to traditional school meals due to school building closures or absences related to the pandemic.
- Ohio approved to issue benefits for current school year when students absent due to COVID-19, 'kids under 6' plan yet to be approved; summer & next school year uncertain



School-aged children eligible for free or reduced-price school meals impacted by COVID-19 related closures or quarantine may receive additional P-EBT funds this month.

These funds will provide some help to qualifying students and families.

Learn more at OhioPEBT.org



Child Nutrition – NSLP, CACFP, SFSP

- Most schools & providers have been utilizing flexibilities and waivers approved legislatively to operate their programs and provide meals to students and children.
- Some of these include:
 - Seamless Summer Option (SSO) waiver (+higher reimbursement rates)
 - Non-congregate feeding waiver
 - Waivers on: meal times, parent/guardian pick-up, meal pattern flexibility



Child Nutrition – NSLP, CACFP, SFSP



- Authority to extend these waivers must be granted to USDA legislatively – that did not happen in the most recent omnibus package
- Waivers are all set to expire June 30, 2022
- Summer meals (SFSP) providers already preparing for ‘normal’ summer – meaning congregate feeding, area eligibility
- School food service departments struggling with supply chains, staffing, solvency

Filling the Gaps – Crisis Food

- Temporary boosts to federal commodity programs cushioned some of the blow earlier in the pandemic, but most of those sources of food have since dried up.
- Donated foods from retailers and manufacturers are at record lows.
- The cost of food, as well as other input costs like transportation, fuel, and labor, are at record highs.
- Foodbanks are purchasing food at record rates to keep up – this is not sustainable. Foodbanks need help to be ready to respond.



So, to summarize... Ohioans will lose:

- SNAP Emergency Allotments (average ~\$80 per person, per month)
- (Nearly) Universal free school meals
- Expanded access to flexible summer meals

... at the same time that:

- **Inflation – and food costs – are at all-time highs**
- **Food supply chain pressure is mounting (COVID, war in Ukraine)**
- **Emergency hunger relief providers have significantly less food**

What You Can Do: Help Spread the Word

- Our committee is developing a packet of resources to help messengers, advocates, and providers educate and inform beneficiaries and the public about the changes that are coming.
- Keep in touch with our work by:
 - Following @CommunitySols, @OhioFoodbanks, and @Advocates4OH on Twitter for timely updates and information
 - Sign up for the AOF weekly newsletter
 - Reach out directly to Hope and Joree

More reading & resources:

If you'd like to join our PHE Unwind Nutrition Committee work group, send Hope or Joree an email and we will add you to the list.

You can also make referrals to:

- SNAP Outreach specialists (and other public benefit programs): *ohiofoodbanks.org/get-help*
- ACA Navigators (who can help with Medicaid and Marketplace enrollment): *getcoveredohio.org*



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Public Health Emergency Unwind- Family Stability

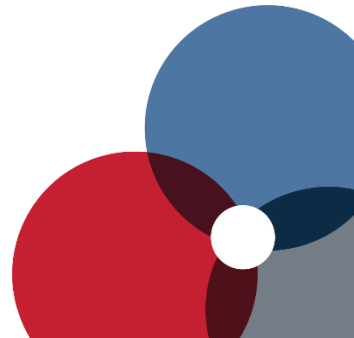
April 25, 2022

Tara Britton

Director of Public Policy and Advocacy

Family Stability- Outline

- Child Tax Credit
- Temporary Assistance for Needy Families (TANF)
- Housing
- Student loans



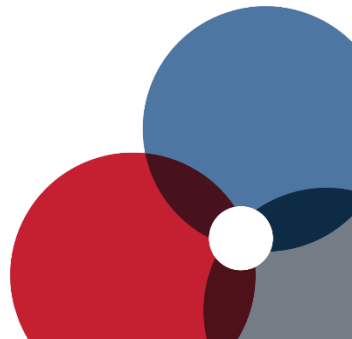
Child Tax Credit

- Most families w/ children received advance enhanced child tax credit payments July-December (\$250-\$300 per month depending child's age) reaching over 61 million children in December
- These payments kept over 3 million children out of poverty
- Families, by and large, used these payments for basic needs (food, clothing, shelter, utilities, education)
- January was the first month with no advance payment and the impacts were quickly felt
 - The monthly child poverty rate increased from 12.1% in December 2021 to 17 percent in January 2022, according to Center on Poverty and Social Policy at Columbia University



Housing

- Eviction moratorium ended in August 2021
- From the Census Household Pulse Survey (Mar. 2-14):
 - 238,000 Ohio households are behind on rent
 - 438,000 have little confidence they can pay next month's rent



Emergency Rental Assistance

- Since 2020, Ohio has received around \$1.4 billion in rental assistance either through the CARES Act (aka Home Relief Program) or the Emergency Rental Assistance programs (ERA1 and ERA2).
- ERA1 dollars, which were passed by Congress in December 2020, were to help families impacted by COVID.
- The State of Ohio and 18 local jurisdictions from around the states created their own programs to disperse these dollars. For the most part, the local jurisdictions were able to spend most if not all of their ERA1 dollars, however, the State of Ohio has fallen short of the benchmarks the U.S. Department of Treasury has laid out which means some of the State's ERA1 dollars will be reallocated (sometime in May).
- ERA2 dollars were authorized by Congress through the American Rescue Plan Act (ARPA). Some of the 18 local jurisdictions are now using their ERA2 (or reallocated ERA1) dollars to help families avoid evictions. Those funds sunset on September 30th, 2025.



Temporary Assistance for Needy Families (TANF)

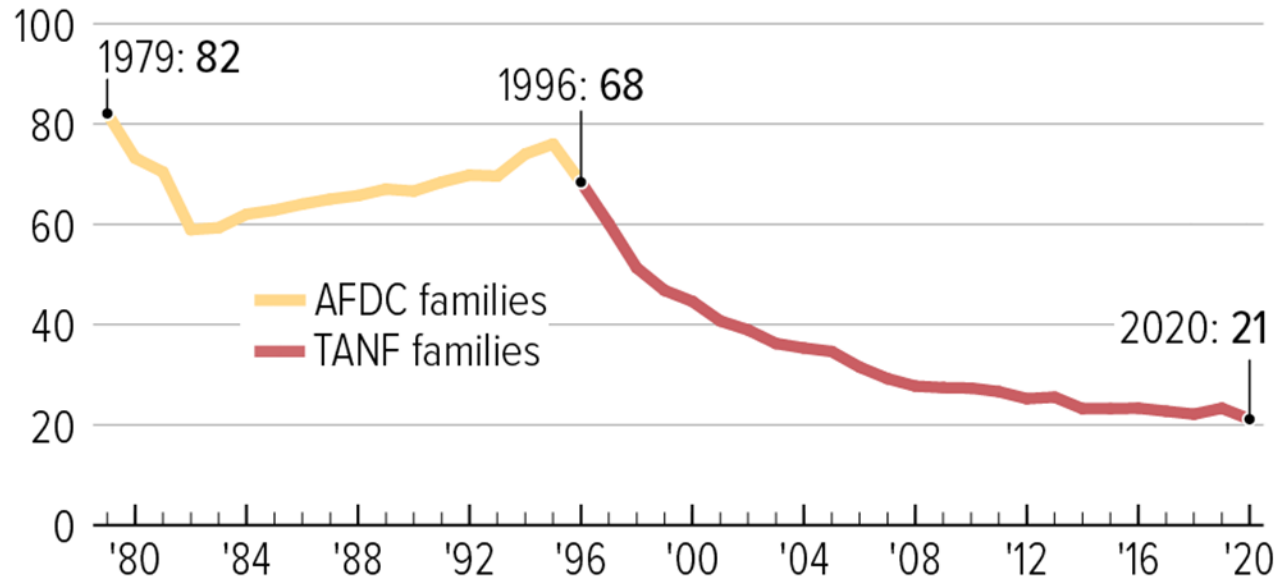
- There were no federally mandated changes to TANF during the pandemic
- Existing program flexibility allowed state and local TANF administrators to make changes within the program
- Ohio Works First, the cash assistance portion of TANF, barely expanded caseloads in spring and summer 2020 and quickly returned to pre-pandemic levels by the end of the year
- Ohio counted regular unemployment compensation, but only a portion of expanded unemployment insurance as income for the purposes of TANF
- Non-recurrent benefits also played a role in providing some stabilization for families



TANF is not as responsive as it should be in a crisis

TANF's Reach Declined Significantly Over Time

Number of families receiving AFDC/TANF benefits for every 100 families with children in poverty

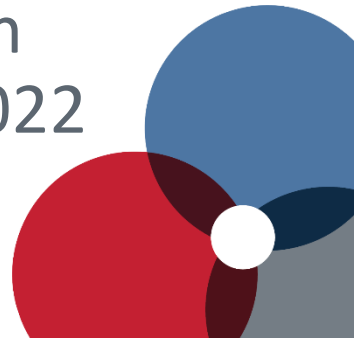


Note: TANF = Temporary Assistance for Needy Families, AFDC = Aid to Families with Dependent Children

Source: CBPP analysis of poverty data from the Census' Current Population Survey and AFDC/TANF caseload data from the Department of Health and Human Services and (since September 2006) caseload data collected by CBPP from state agencies

Federal Student Loan Payment Pause

- Congress and former President Trump passed and signed into law the CARES Act in March 2020 to help across nearly every sector of society; this included relief from federal student loan payments.
- This provision included not only a payment suspension, but a reduction of the interest rate to 0% and each month of non-required payments still counted as a month of payments toward existing federal loan forgiveness programs, including Public Service Loan Forgiveness.
- This payment pause has been extended several times, under both Administrations. The current pause is set to end on August 31, 2022



Payment delinquencies expected to increase when student loan payments resume

- Studies throughout the course of the pandemic, including a recent study from the Federal Reserve Bank of New York, show that if/when payments resume there will be a rise in payment delinquencies.
- This is an important consideration in the midst of many other pandemic related supports are expiring concurrently, stretching household budgets even thinner.
- In addition to these challenges to household budgets, the barriers to communicating with student loan servicers are well-documented and two major student loan services, FedLoan Servicing and Navient, are exiting the business



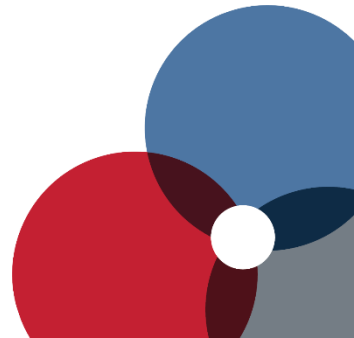
Public Service Loan Forgiveness

- Public Service Loan Forgiveness, or PSLF for short, was signed into law in 2007 to offer federal student loan forgiveness to anyone who had made 10 years' worth of payments (120 total) while working in the public or nonprofit sectors
- As the first people became eligible for forgiveness in 2017, problems with the process became evident
- Before last year, fewer than 5% of applicants were approved for loan forgiveness, despite tracking payments and employer status for a decade.
- Myriad reasons were identified as contributing to the mess:
 - miscommunication through the loan servicer for PSLF,
 - uncertain status of employers,
 - payments missed in the count or borrowers paying under a repayment plan that wasn't eligible for PSLF -- despite many being told they were on the right track.



Limited PSLF

- In Oct. 2021, the U.S. Dept. of Education announced the Limited Public Service Loan Forgiveness program which includes fixes to nearly every problem borrowers were experiencing with PSLF prior to 2021.
- About 100,000 borrowers have had their loans forgiven since the Limited PSLF program was put into place
- It's important to act now.... "limited" refers to the expiration date of the program: October 31, 2022



What to do if you have federal student loans?

- Anyone who has federal student loan should be staying up to date on the latest news on the payment pause and restart date.
- It is just as important to ensure that loan servicers have up to date contact information for borrowers so that everyone is receiving important messages about their loans.
- Make sure to save documentation related to student loans and check your account with your borrower and on the Department of Education website, especially as loan servicers transition
- If you are currently working, or have since 2007 worked, in public service and have federal student loans, explore your eligibility toward PSLF



Questions?

Tara Britton

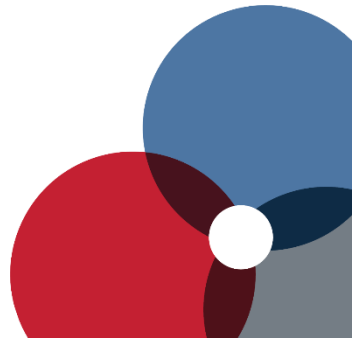
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Next PHE Webinar...

Unwinding the Public Health Emergency: Ensuring Client Rights Are Protected: Monday May 2, 2022 1:00-2:00pm

- When the federal Public Health Emergency ends later this year, pandemic-related flexibilities and expansions for programs such as SNAP, Medicaid, and others will end. Join us for a conversation on client rights and legal options for ensuring eligible Ohioans maintain coverage for essential benefits. Speakers Include:
 - Ashley Socha, Managing Attorney, Public Benefits Team at The Legal Aid Society of Columbus
 - Loren Anthes, Senior Fellow, The Center for Medicaid Policy at The Center for Community Solutions

Register Here: https://us02web.zoom.us/webinar/register/WN__HKEndQTRZ6x0n6XDlp2hw

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